RECORD AND RETURN TO: GMAC Mortgage Corporation of IA ATTN: Security Documents 3451 Hammond Ave., P.O. BOX 780 Waterloo IA 50704

LIMITED POWER OF ATTORNEY

Bankers Trust Company of California, * a corporation organized and existing under the laws of California having an office for the conduct of business at, 3 Park Plaza, Irvine, California 92714, constitute and appoints the officers of:

GMAC Morigage Corporation of Iowa 3451 Hammond Avenue Waterloo, Iowa 50704

Officers Name

Officers Title

G. M. Wessel	Senior Vice President
Francis J. Madden	Senior Vice President
Diane L. Messenger	Vice President
J. L. McElwain	Vice President
Phillip J. Cobb	Vice President
Shari L. Wyatt	Vice President
Beth Kirkevold	Vice President
Terri D. Key	Vice President
Donald B. Griffin	Vice President
Michael J. Cornely Sr.	Vice President
May McGrath	Vice Fresident
Bonny M. Legler	Assistant Vice President
Susan R. Meier	Assistant Vice President
Linda L. Hunstad	Assistant Vice President
Kay E. Walters	Assistant Vice President
Christina G. Ward	Assistant Secretary
Angela M. Hillman	Assistant Secretary
Paula K. Kies	Assistant Secretary
Laurie A. Arwine	Assistant Secretary
Linda Walton	Assistant Secretary
Michelle Mraz	Assistant Secretary

its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute and acknowledge all documents with respect to home mortgages serviced for the undersigned by said attorney-in-fact and also to execute documents for those loans inadvertently assigned to Bankers Trust Company of California, *N.A. Merchants Commercial Bank, which are customarily and reasonably necessary and appropriate to the release of a mortgage, deeds of trust or deeds to secure debt upon payment and discharge, or liquidation of the debt through to reclosure or any other type liquidation, of all sums secured thereby, as to one-to-four-family mortgages, deeds of trust or deeds to secure debt owned by the undersigned and serviced for the undersigned by said attorney-in-fact, whether the undersigned is named therein as mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt.

The addresses provided herein are subject to change as the place of business changes. This Limited Power of Attorney need not be amended for said changes, a sworn statement of said location change by the highest ranking officer will serve as formal notice and will not in any way affect the powers of this document.

O2/22/1994-05840
O1:19 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCB 30.00

Officers as appointed or relieved will be added or taken from this list. This Limited Power of Attorney need not be amended for said changes, a sworn statement of the appointed or relieved officers by the highest ranking officer will serve as formal notice and will not in any way affect the powers of this document.

This limited power of attorney has been executed and is effective as of this 10^{+10} day of 1990, 1993 and the same shall continue in full force and effect until the occurrence of any of the following events or until revoked in writing by the undersigned:

- (i) The suspension or termination of the attorney-in-fact as Seller of Servicer of mort ages to Resolution Trust Comporation,
- (ii) The dansfer of servicing from the attorney-in-fact to another servicer for cause,
- (iii) The appointment of a receiver or conservator with respect to the business of the attorney with respect to the business of the attorney-in-fact, or
- (iv) The filing of a voluntary or involuntary petition in bankruptcy by the attorney-infact or any of its creditors; or until revoked in writing by the undersigned.

Attest:	Bankers Trust Company of California, as Trus ce
Marie P. Merritt, Vice President	Kathleen M. Barry, Vice President
Witnesses:	•
Pat McDermott Theodore 3.200 .	
A-12	
Gary Prenaman	Inst # 1994-05840
State of New York	02/22/1994-05840
County of New York SS:	C1:19 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

On the 19 day of Notables in the year of nineteen hundred and ninety-three before me personally came Marie P. Merritt to me known, who, being by me duly sworn, did depose and say that she resides in New York, NY. That Kathleen M. Barry is the Vice President of Bankers Trust Company described in and which executed the above instrument; that she knows the seal of said corporation; that the seal affixed by virtue of a resolution of its board of directors of said corporation, and that she tigned her name thereto by like order.

Notary Public

Notary Public State of New York

My Commission Expires: Commission Expires Nov. 30, 199.

30.00

BOS MCD

Prepared by:_____